

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Elisabeth S. Shaller
 Debtor

Case No. 16-11560-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Jun 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2016.

db +Elisabeth S. Shaller, 2322 Heston St., Apt. 2B, Roslyn, PA 19001-4237
 13687148 +Abrahamsen Ratchford, PC, 409 Lackawanna Ave., Suite 3C, Scranton, PA 18503-2059
 13687152 +Credit Control LLC, P.O. Box 31179, Tampa, FL 33631-3179
 13687153 Department Stores National Bank, 701 East 60th St. North, Sioux Falls, SD 57104
 13687156 Macys, PO Box 78008, Phoenix, AZ 85062-8008
 13687157 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
 13687158 Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Jun 18 2016 01:47:48 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 18 2016 01:46:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 18 2016 01:47:31 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13687149 EDI: ARSN.COM Jun 18 2016 01:33:00 ARS National Services Inc., P.O. Box 469100,
 Escondido, CA 92046-9100
 13687150 EDI: BANKAMER.COM Jun 18 2016 01:33:00 BANK OF AMERICA, PO BOX 15019,
 Wilmington, DE 19886-5019
 13687151 +EDI: CITICORP.COM Jun 18 2016 01:33:00 Citibank N.A./Sears, Sears Card General Inquiries,
 P.O. Box 6275, Sioux Falls, SD 57117-6275
 13687154 +EDI: DISCOVER.COM Jun 18 2016 01:33:00 Discover, PO BOX 71084, Charlotte, NC 28272-1084
 13687155 +E-mail/Text: egssupportservices@egscorp.com Jun 18 2016 01:47:22 EGS Financial Care Inc.,
 P.O. Box 1020, Dept. 806, Horsham, PA 19044-8020
 13692092 EDI: RECOVERYCORP.COM Jun 18 2016 01:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13687159 EDI: RMSC.COM Jun 18 2016 01:33:00 SYNCHRONY BANK-JC PENNEYS, PO BOX 960090,
 Orlando, FL 32896-0090
 13687160 EDI: RMSC.COM Jun 18 2016 01:33:00 Synchrony Bank-JCPenny, PO Box 960090,
 Orlando, FL 32896-0090

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2016 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WAYNE R. CROMIE on behalf of Debtor Elisabeth S. Shaller cromie-bky@verizon.net

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Elisabeth S. Shaller</u>	Social Security number or ITIN	<u>xxx-xx-4122</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-11560-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elisabeth S. Shaller
aka Beth S. Shaller

6/16/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.